

ANNUITY COMPARISONS  
(Employee with 29 years of Service and High-3  
of \$41,172 - GS 13/5)

*File  
Annuity Comparison  
file*

	CIARDS	Change from Current	% of High-3	CSRS	Change from Current	% of High-3	Current Difference CIARDS vs CSRS	
							\$	%
CURRENT	\$23,879	--	58%	\$22,335	--	54.25%	+\$1,544	7.75%
Proposal (2 1/2% for years of overseas service with Civil Service formula for all other years)								
2 years overseas	--	--	--	\$23,159	+\$824	56.25%		
4 years overseas	--	--	--	\$23,982	+\$1,647	58.25%		
5 years overseas	\$24,394	+\$515	59.25%	--	--	--		
8 years overseas	\$25,320	+\$1,441	61.5%	--	--	--		
10 years overseas	\$25,938	+\$2,059	63.0%	--	--	--		
12 years overseas	\$26,350	+\$2,471	64.0%	--	--	--		
15 years overseas	\$26,967	+\$3,088	65.5%	--	--	--		
20 years overseas	\$27,996	+\$4,117	68.0%	--	--	--		